

## **McCaul Co-Sponsors Alternative Healthcare Legislation**

### ***Includes no government plan, no new taxes***

WASHINGTON, D.C. – Congressman Michael McCaul (R-TX 10) has co-sponsored [H.R. 3218](#), the *Improving Health Care for All Americans Act*, a common-sense, cost-effective alternative to the Democrats’ proposed government-run system. The Republican alternative preserves patient choice, quality of care and does not impose new taxes.

“Americans need access to health care, not new taxes that kill jobs,” said McCaul. “This strikes the right balance of expanding availability of affordable care without jeopardizing patient choice or quality of care, and without penalizing small businesses.”

Under the *Improving Health Care for All Americans Act*:

- ✓ **KEEP YOUR COVERAGE**
  - Americans can keep employer-provided care without changes.
  - Will not tax your employer-sponsored plan to pay for a government-run system.
- ✓ **CHOICE IN COVERAGE**
  - Allows Americans who don’t have employer-sponsored care or those not satisfied with their employer-sponsored plan to buy their own plan on the same tax-advantaged basis their employer enjoys.
  - Americans who pay income taxes get a dollar for dollar reduction in their tax bill up to \$2500 for individuals and \$5000 per family.
  - Americans who don’t pay income taxes get the same amount from the government to buy a policy of their choice.
  - Reduces the cost and improves the quality of health care while expanding access and portability.
- ✓ **POOLING OF BUSINESSES OR GROUPS TO LOWER COSTS**
  - Expands insurance pools by allowing churches, alumni associations, trade associations and other civic groups to set up new insurance pools and offer affordable health care packages for their members.
  - Choosing from “group plans” will make health care more affordable and portable while not locking individuals into keeping a job to keep their health coverage.
- ✓ **PRE-EXISTING AND CHRONIC CONDITIONS COVERED AT AFFORDABLE RATES**
  - The sick and those with chronic conditions will be able to buy coverage at competitive rates through high-risk pools and reinsurance mechanisms.

Congressman McCaul opposes the Democrats’ health care reform plan because it creates a government-run healthcare system that increases taxes on small businesses and individuals, and burdens employers with mandates and payroll tax increases. “In short this bill will kill jobs when the economy can least afford it,” Rep. McCaul said.

After consulting with doctors and small businesses across the 10<sup>th</sup> District McCaul is convinced the Democrats’ bill will jeopardize quality and availability of care, place the government between

patients and their doctors, and do further damage to the economy as employers cut their payroll to provide coverage.